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October 18, 2023

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RE: **NOTICE OF DEFAULT UNDER COURT-APPROVED STIPULATION**
US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee
For VRMTG Asset Trust vs. Anthony J. Costanzo and Kimberly A. Katchen-Costanzo aka Kimberly
A. Katchen
Case No. 20-13982 AMC
Last 4 Digits of Loan No. 7692

Dear Sir or Madam:

Please be advised that your client is in default under the terms of the Stipulation that was approved by the Bankruptcy Court. Under the terms of the Stipulation, your client must cure the default within fifteen (15) days of this Notice.

- Regular mortgage payments for the months of August 2023 through October 2023, in the amount of \$3,243.44 per month;
- Less Debtor Suspense credit in the amount of \$2,671.54;

The total due is \$7,058.78 and must be received on or before November 2, 2023.

- The monthly payment for November 2023, is/will be due on the 13th day of the month and is not included in the figure listed above.

NOTICE TO BORROWER: Please call **your attorney** with any questions. We are **not permitted** under the Rules of Professional Responsibility to speak with you directly.

If you have proof that payments were made, fax that proof to our office at **215-825-6406**. If payment is not made, we will file a Certification with the Court and request relief from the Bankruptcy stay.

KML Law Group, P.C.
/s/ Mark A. Cronin
Mark A. Cronin, Esquire
KML Law Group P.C.
BNY Mellon Independence Center
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322

cc: Anthony J. Costanzo
Kimberly A. Katchen-Costanzo aka Kimberly A. Katchen